



Online Training to Fulfill the Dream of Home Ownership

- **Credit** - **Cash** - **Capacity** - **Collateral**
- **Main Site 4 C's** -

Loan Application Checklist

Version 2.2

- [] 1. Last 2 Years W-2's
- [] 2. Last 2 Months Bank Statements, Investment account statements and retirement account statements
- [] 3. Last 2 Pay stubs Per Borrower, or 4 if you are paid on a weekly basis.
- [] 4. If you are self employed or own 25% or more of a partnership, S corp or corporation we will need your most previous two years personal and business returns. We will also need your complete federal tax returns for the previous two years and any 1099's or K-1's.
- [] 5. If you own any other properties or will be retaining the current home you live in, we will need current property tax statements and a copy of the declarations page of your homeowner's insurance to verify your premium.
- [] 6. Copy of your driver's license.

----- IF APPLICABLE -----

- [] a. Copy of Divorce Decree (if applicable)
- [] b. Copy of print out of payment history for last 12 months for child support or receipt of spousal support (if applicable)
- [] c. Copy of discharge of bankruptcy (if applicable)
- [] d. Most recent Social Security Awards Letter (if applicable)
- [] e. Name and phone number of the insurance agent you choose to insure your home. (if applicable)
- [] f. Copy of the purchase agreement including all disclosures. If you have already signed a purchase agreement. (if applicable)